



**DEPARTMENT OF THE ARMY**  
OFFICE OF THE DEPUTY CHIEF OF STAFF, G-1  
CIVILIAN HUMAN RESOURCES AGENCY, WEST REGION  
2133 CUSHING STREET, GREELY HALL, BUILDING 61801, ROOM 2202  
FORT HUACHUCA, AZ 85613-7076

PECH-WER-A

1 April 2009

**STANDING OPERATING PROCEDURE**

**REEMPLOYED ANNUITANTS HEALTH AND LIFE INSURANCE**

1. **PURPOSE:** Prescribes the procedures to be used for coding health and life insurance for reemployed annuitants when the appointment type provides the annuitant with these benefits.
2. **SCOPE:** This Standing Operating Procedure (SOP) applies to all Civilian Human Resources Agency (CHRA), Processing Centers (PC), Civilian Personnel Advisory Centers (CPAC's).
3. **GENERAL:** This SOP includes procedures for reemployed annuitants health and life Insurance when the appointment type provides the annuitant with these benefits.
4. **RESPONSIBILITIES:**
  - a. **Employee:**
    - (1) Provide latest annuity statement to CPAC.
    - (2) Complete Federal Employees Health Benefits Program (FEHB) Premium Conversion Waiver/Election Form.
    - (3) Complete Agency Certification of Status of Reemployed Annuitants-Federal Employees' Group Life Insurance (FEGLI) Form, OPM 1482.
  - b. **CPAC:**
    - (1) Advise employee of their Health and Life Insurance eligibilities and obtain latest annuity statement. If FEGLI Option C (Family Coverage), verify number of multiples, and forward a copy of annuity statement to the PC.
    - (2) Provide FEHB Premium Conversion information and Waiver/Election Form to employee and complete Part IV by signing and dating, and forward to the PC.
    - (3) Provide Agency Certification of Status of Reemployed Annuitants-FEGLI Form, OPM 1482 to employee and complete #11, and forward to the PC.

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c. Processing Centers:

(1) Code health and life insurance coverage in Defense Civilian Personnel Data System (DCPDS).

(2) Notify Office of Personnel Management (OPM) of reemployed annuitant.

5. PROCEDURES:

a. CPAC will obtain last annuity statement from employee for FEHB and FEGLI information. If employee has FEGLI coverage, Option C (Family Coverage), verify number of multiples (1, 2, 3, 4, or 5). This is important in order for employee's benefits to be coded correctly.

b. CPAC will provide FEHB Premium Conversion Waiver/Election Form (unnumbered) and information to employee. This form can be obtained from the ABC-C website at <https://www.abc.army.mil/Forms/DAWaiverForm.pdf>. Employee only needs to complete this form if they elect to waive their FEHB premium contributions deducted on a pre-tax basis and have their premium deduction remain with OPM. Employee has 60 days to waive premium conversion. The CPAC should approve, sign, and date the form in Part IV. The waiver will be effective on the first day of the first pay period after the date the employing office (CPAC) receives and signs the form in Part IV.

A reemployed annuitant with FEHB coverage must decide whether he/she wishes to continue FEHB as an "annuitant" or as an "employee". The difference is that if the coverage is continued as an employee, the enrollment will be transferred-in to the employing office and premiums will be withheld from the civilian pay on a pre-tax basis which generally results in a higher amount of take-home pay. If an employee wishes to continue to have FEHB premiums deducted from his/her retirement annuity, then the employee must complete the waiver form.

Although the employee has 60 days to waive premium conversion, it is best if the employee can decide on in-processing day. This will help to avoid duplicate premium deductions from both the pay and the annuity as the transfer must be coordinated with OPM.

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If the employee completes the waiver, the CPAC should approve, sign, and date the form in Part IV. The waiver will be effective on the first day of the first pay period after the date the employing office (CPAC) receives and signs the form in Part IV.

c. CPAC will provide Agency Certification of Status of Reemployed Annuitants-FEGLI form, OPM 1482, [http://www.opm.gov/forms/pdf\\_fill/opm1482.pdf](http://www.opm.gov/forms/pdf_fill/opm1482.pdf), to employees on FEGLI-eligible appointments for completion. The CPAC should complete #11 of the form and provide to PC.

d. The PC will process new hire action coding the FEHB and FEGLI as appropriate.

(1) FEHB Coding:

(a) Coding FEHB coverage at the time of appointment:

If FEHB Premium Conversion Waiver/Election Form is received with the new hire paperwork, FEHB coverage will remain with annuity. (This form is only completed if the reemployed annuitant waives the pre-tax deduction and wants their FEHB to remain with OPM.) Code FEHB coverage in DCPDS as "Cancelled/Waived". Send form to: OPM, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017, email to [HBPremiums@opm.gov](mailto:HBPremiums@opm.gov), or fax to 202-606-4237. FEHB premium will remain with the annuity, file copy of form in OPF.

If FEHB Premium Conversion Waiver/Election Form is NOT received with new hire paperwork, FEHB coverage will be deducted from the employee salary. Code FEHB coverage in DCPDS with the same coverage as employee had as a retiree (see annuity statement for coverage as a retiree). An SF 2810, Notice of Change in Health Benefits Enrollment must be completed and transmitted to the health plan. This SF 2810, which will transfer the enrollment to the current payroll office, can be found at [http://www.opm.gov/forms/pdf\\_fill/sf2810.pdf](http://www.opm.gov/forms/pdf_fill/sf2810.pdf).

If employee did not have FEHB coverage as a retiree (see annuity statement for coverage as a retiree), they may enroll within 60 days of rehire date as long as appointment is not excluded from FEHB coverage. Code FEHB coverage in DCPDS as "Pending" along with FEHB Eligibility Date.

(b) Coding FEHB coverage within 60 days of the appointment:

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If FEHB Premium Conversion Waiver/Election Form is received later than the new hire paperwork, but within the 60 days, FEHB coverage will be reverted back to OPM to be deducted from the annuity. Code DCPDS as "Cancelled/Waived" effective the beginning of the pay period after the date the form is received and signed by the CPAC (CPAC should input effective date in Part IV of the form). Send form to OPM (at the address below, email to [HBPremiums@opm.gov](mailto:HBPremiums@opm.gov), or fax to 202-606-4237). FEHB premium will be deducted from the annuity beginning on the effective date of the form, file copy of the form in OPF.

(2) FEGLI Coding:

(a) If appointment is FEGLI-eligible, employee will automatically have the Basic life insurance and any Option A and/or Option C coverage they had as a retiree (see annuity statement for coverage as a retiree), and the premiums will be deducted from his employee salary.

(b) If employee has Option B as a retiree and wants to keep it as an annuitant, no action is required on employee's part. (Option B will not be coded in DCPDS.) OPM Form 1482 will reflect this in #10, check box "Continuing as an annuitant with withholdings made from annuity."

(c) If employee has Option B as a retiree and wants to carry it as an employee, they have 31 days from date of reemployment to elect it through ABC-C. Employee must sign for all coverage (coverage held as an annuitant), not just the Option B coverage. OPM Form 1482 will reflect this in #10, check box "Elected coverage as an employee. Please suspend coverage as an annuitant."

(d) If break in service was less than 180 days, any existing waiver or declination stands. They cannot elect new FEGLI coverage. (If break in service is 180 and more, employee may elect Optional insurance or increase the multiples of Optional insurance within 31 days of the appointment if in an eligible position.)

e. Processing Centers will:

(1) Send OPM Form 1482, Agency Certification of Status of Reemployed Annuitants, and CSRS FERS Handbook, Chapter 100, Job Aid #5, to OPM.

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(2) Notify OPM of the reemployment via email at [HBPremiums@opm.gov](mailto:HBPremiums@opm.gov). Email should include individual's name, date of birth, last four digits of SSN (cannot include full SSN on email due to encryption requirement), retirement claim number (if known), and effective date of reemployment.

f. When reemployment ends and employee's FEHB premiums were deducted from their salary, PC will:

(1) Notify OPM via e-mail at [HBPremiums@opm.gov](mailto:HBPremiums@opm.gov), include individual's name, date of birth, last four digits of social security number (cannot include full SSN on email due to encryption requirement), retirement claim number (if known), current health benefits enrollment code, and effective date of separation. Call 202-606-1795 with complete SSN. (You can leave a voice message.)

(a) When a reemployed annuitant who continued FEHB as an employee separates, the FEHB should not be terminated – an SF 2810 should not be completed upon separation. A note should be placed in his/her OPF to prevent erroneous termination; OPM will transfer-in the enrollment after separation from service.

(2) Forward all original election file copies of health benefits documents to OPM, Retirement Operations Center, P.O. Box 45, Boyers, PA 16017. Copies of the forms will remain in the employee's OPF.

g. When reemployment ends and employee's FEGLI premiums were deducted from their salary, PC will:

(1) Notify OPM via fax at 724-794-1263, include individual's name, date of birth, last four digits of social security number (cannot include full SSN on email due to encryption requirement), retirement claim number (if known), current FEGLI coverage code, and effective date of separation.

(2) Fax separation SF50 to 724-794-1263.

6. REFERENCES AND RELATED DOCUMENTS:

a. Federal Employees Health Benefits Program (FEHB) Premium Conversion

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Waiver/Election Form (unnumbered) found at ABC-C website,  
<https://www.abc.army.mil/Information/ABCHealth/Information/DAWaiverForm.pdf>.

b. OPM 1482, Agency Certification of Status of Reemployed Annuitants-FEGLI form, <http://www.opm.gov/forms/pdf/fill/opm1482.pdf>.

c. CSRS/FERS Handbook, Chapter 100, Job Aid #3 and Job Aid #5,  
<http://www.opm.gov/asd/hod/pdf/C100.pdf>.

d. SF 2817, Election of FEGLI (If they are in an eligible position or continuation of coverage).

e. SF 2809, Election of FEHB (If they are in an eligible position or continuation of coverage).

f. OPM's FEHB Handbook, <http://www.opm.gov>.

g. OPM's FEGLI Handbook, <http://www.opm.gov>.

h. CPMS FAS Employee's Guide – A Guide for Employees Who are Reemployed Annuitants, <http://www.cpms.osd.mil/fas/benefits/pdf/reempenn.pdf>.

i. Benefits Administration Letter 01-105, <http://www.opm.gov/asd/htm/2001/01-105.htm>

j. CSRS/FERS Handbook, Chapter 100, CSRS/FERS Handbook, Chapter 100,  
<http://www.opm.gov/asd/hod/pdf/C100.pdf>.

  
MICHELLE V. MITCHELL  
Director  
West Region